

Information to identify the case:			
Debtor 1:	Robert T Lodell		Social Security number or ITIN: xxx-xx-6183
	First Name	Middle Name	Last Name
Debtor 2:	Debra A. Brazza-Lodell		Social Security number or ITIN: xxx-xx-4713
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 4/6/22
Case number:	22-12803-CMG		Date case converted to chapter: 7 6/13/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert T Lodell	Debra A. Brazza-Lodell
2. All other names used in the last 8 years		
3. Address	401 Greens Ridge Road Stewartsville, NJ 08886	401 Greens Ridge Road Stewartsville, NJ 08886
4. Debtor's attorney Name and address	Melinda D. Middlebrooks Middlebrooks Shapiro, P.C. 841 Mountain Ave First Floor Springfield, NJ 07081	Contact phone 973-218-6877 Email: middlebrooks@middlebrooksshapiro.com
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Robert T Lodell** and **Debra A. Brazza-Lodell**

Case number **22-12803-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/15/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	July 11, 2022 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/9/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Robert T Lodell
Debra A. Brazza-Lodell
Debtors

Case No. 22-12803-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 15, 2022

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert T Lodell, Debra A. Brazza-Lodell, 401 Greens Ridge Road, Stewartsville, NJ 08886-2512
aty	+ Angela Nascondiglio Stein, Middelbrooks Shapiro, P.C., 841 Mountain Avenue, First Floor, Springfield, NJ 07081-3437
aty	+ Jessica M. Minneci, Middlebrooks Shapiro P.C., 841 Mountain Ave., 1st Floor, Springfield, NJ 07081-3437
519550044	American Anesthesiology of New Jersey, PO Box 120153, Grand Rapids, MI 49528-0103
519550056	+ ISN Corporation-Western Operations Cente, Attn: Secretary Held Loan Servicing, 2000 N. Classen Blvd., Suite #3200, Oklahoma City, OK 73106-6034
519550058	LMR Disposal LLC, PO Box 309, Phillipsburg, NJ 08865-0309
519550066	+ Publishers Clearing House, 101 Winners Circle Lane, Jericho, NY 11753-2714
519550068	+ Service Experts NJ Plumbing LLC, d/b/a Fras-Air/General, 178 Route 206, Suite E, Hillsborough, NJ 08844-4149
519550071	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519575579	+ United Telephone Company of New Jersey, Inc., Centurylink Communications, LLC., 1025 El Dorado Blvd. (Attn:Legal-BKY), Broomfield, CO 80021-8254

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: middlebrooks@middlebrooksshapiro.com	Jun 15 2022 20:39:00	Melinda D. Middlebrooks, Middlebrooks Shapiro, P.C., 841 Mountain Ave, First Floor, Springfield, NJ 07081
tr	+ EDI: BJMMCDONNELLIII.COM	Jun 16 2022 00:38:00	John Michael McDonnell, John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 15 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 15 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519550043	+ Email/Text: mreed@affcollections.com	Jun 15 2022 20:40:00	Accurate Collection Services, LLC, 17 Prospect Street, Morristown, NJ 07960-6862
519550045	+ EDI: CAPITALONE.COM	Jun 16 2022 00:38:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519564838	+ EDI: AIS.COM	Jun 16 2022 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519564841	+ EDI: AIS.COM	Jun 16 2022 00:38:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519550046	Email/Text: bmg.bankruptcy@centurylink.com	Jun 15 2022 20:40:00	Century Link, P.O. Box 1319, Charlotte, NC 28201-1319
519550047	+ EDI: WFNNB.COM	Jun 16 2022 00:38:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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519550048	+ EDI: WFNNB.COM	Jun 16 2022 00:38:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519550049	+ EDI: WFNNB.COM	Jun 16 2022 00:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519550050	+ EDI: WFNNB.COM	Jun 16 2022 00:38:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519550051	+ EDI: WFNNB.COM	Jun 16 2022 00:38:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519550052	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 15 2022 20:44:28	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
519550053	EDI: AMINFOFP.COM	Jun 16 2022 00:38:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
519550054	+ EDI: IIC9.COM	Jun 16 2022 00:38:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519550055	EDI: IRS.COM	Jun 16 2022 00:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519586502	EDI: JEFFERSONCAP.COM	Jun 16 2022 00:38:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519550057	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 15 2022 20:39:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519552260	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 20:44:43	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519564826	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 15 2022 20:44:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519550061	Email/Text: ml-ebn@missionlane.com	Jun 15 2022 20:39:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
519638065	+ EDI: AISMIDFIRST	Jun 16 2022 00:38:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519550060	+ EDI: AISMIDFIRST	Jun 16 2022 00:38:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519550062	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 15 2022 20:40:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
519586465	+ EDI: JEFFERSONCAP.COM	Jun 16 2022 00:38:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519550063	+ Email/Text: bankruptcy@ncaks.com	Jun 15 2022 20:39:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
519637045	Email/Text: bankruptcy@ncaks.com	Jun 15 2022 20:39:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, P.O. Box 3023 Hutchinson, KS. 67504
519550064	+ Email/Text: bnc@nordstrom.com	Jun 15 2022 20:40:30	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519550065	EDI: PRA.COM	Jun 16 2022 00:38:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519585001	EDI: PRA.COM	Jun 16 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Progress One Financial, LLC, POB 41067, Norfolk VA 23541
519550059	Email/Text: signed.order@pfwattorneys.com	Jun 15 2022 20:40:00	LVNV Funding, LLC, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054

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519621212	+ EDI: JEFFERSONCAP.COM	Jun 16 2022 00:38:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519629121	EDI: Q3G.COM	Jun 16 2022 00:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519584437	EDI: Q3G.COM	Jun 16 2022 00:38:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519635157	EDI: Q3G.COM	Jun 16 2022 00:38:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519632431	EDI: Q3G.COM	Jun 16 2022 00:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519629114	EDI: Q3G.COM	Jun 16 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519550067	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 20:44:36	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519550069	+ EDI: CBS7AVE	Jun 16 2022 00:38:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
519550070	+ Email/Text: clientservices@simonsagency.com	Jun 15 2022 20:40:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519550072	+ EDI: RMSC.COM	Jun 16 2022 00:38:00	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519550073	+ EDI: CAPITALONE.COM	Jun 16 2022 00:38:00	Synco/walmart, P.O. Box 4069, Carol Stream, IL 60197-4069
519551569	+ EDI: RMSC.COM	Jun 16 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519636955	+ Email/Text: bncmail@w-legal.com	Jun 15 2022 20:40:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519550074	+ EDI: WTRRN BANK.COM	Jun 16 2022 00:38:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519550075	+ EDI: TCISOLUTIONS.COM	Jun 16 2022 00:38:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
519555931	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 15 2022 20:44:40	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519550076	^ MEBN	Jun 15 2022 20:39:42	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146
519550077	+ EDI: CBS7AVE	Jun 16 2022 00:38:00	Wisconsin Cheeseman, Attn: Bankruptcy, 1112 7th Ave, Madison, WI 53782-0001

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0312-3

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2022

Signature: /s/Gustava Winters